

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Philip A. Goldstein
Sharon A. Goldstein
Debtors

Case No. 15-05272-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Nov 07, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 5
Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Philip A. Goldstein, Sharon A. Goldstein, 626 Carnation Dr., Clarks Summit, PA 18411-2112
cr	Ditech, PO Box 9001719, Louisville, KY 40290-1719
cr	+ Ditech Financial LLC, 14841 Dallas Parkway, Suit 300, Dallas, TX 75254-7883
cr	+ Ditech Financial LLC, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
4730597	+ 1st Financial Investments, 116 North State St., Clarks Summit, PA 18411-1056
4732664	1st Financial Investments, Inc., 116 North State Street, 1st Floor, Clark's Summit, PA 18411-1056
4730609	Ditech, P.O. Box 6172, Rapid City, south Dakota 57709-6172
4781625	Ditech Financial LLC, f/k/a Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154
4744018	+ Ditech Financial LLC, 3000 Bayport Drive Suite 880, Tampa, FL 33607-8409
4730610	+ First Financial Investments, 116 North State St., Clarks Summit, PA 18411-1056
4730611	+ First Finanacial Investments, 3091 Governors Lake Dr., Suite 500, Peachtree Corners, GA 30071-1135
4730614	+ LORD & TAYLOR, 250 Vesey St FL 21, New York, NY 10281-2771
4730624	+ Stellar Recovery, Inc., 1845 Highway 93 South, Suite 310, Kalispell, Montana 59901-5710
4831293	US Department of Education NelNet, PO Box 82565, Lincoln, NE 68501-2565

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: electronicbkydocs@nelnet.net	Nov 07 2022 18:37:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
4730598	+ Email/PDF: bncnotices@becket-lee.com	Nov 07 2022 18:38:05	American Express, Customer Service, P.O. Box 981535, El Paso, Texas 79998-1535
4730600	+ EDI: TSYS2	Nov 07 2022 23:38:00	Barclays, P.O. Box 8802, Wilmington, Delaware 19899-8802
4730599	+ EDI: TSYS2	Nov 07 2022 23:38:00	Barclays, Card Services, P.O. Box 8802, Wilmington, Delaware 19899-8802
4730601	+ EDI: CITICORP.COM	Nov 07 2022 23:38:00	Best Buy Credit Services, P.O. Box 790441, St. Louis, Missouri 63179-0441
4730603	+ Email/Text: clarkssummitmanager@gmail.com	Nov 07 2022 18:37:00	Borough of Clarks Summit, 304 S. State Street, Clarks Summit, Pennsylvania 18411-1543
4745087	^ MEBN	Nov 07 2022 18:33:02	CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4730604	+ EDI: CAPITALONE.COM	Nov 07 2022 23:38:00	Capital One, P.O 30285, Salt Lake City, Utah

			84130-0285
4730605	+ EDI: CAPITALONE.COM	Nov 07 2022 23:38:00	Capital One, P.O. Box 30285, Salt Lake City, Utah 84130-0285
4746361	EDI: CAPITALONE.COM	Nov 07 2022 23:38:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4730607	+ EDI: CITICORP.COM	Nov 07 2022 23:38:00	Citibank South Dakota, Box 6500, Sioux Falls, South Dakota 57117-6500
4730608	EDI: WFNNB.COM	Nov 07 2022 23:38:00	Comenity Bank/Talbots, Bankruptcy Department, P.O. Box 182125, Columbus, Ohio 43218-2125
4730602	+ EDI: CITICORP.COM	Nov 07 2022 23:38:00	Bloomingtondale's, P.O. Box 8066, Mason, Ohio 45040
4730615	+ EDI: CITICORP.COM	Nov 07 2022 23:38:00	Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, Ohio 45040
5498022	+ Email/Text: mtgbk@shellpointmtg.com	Nov 07 2022 18:37:00	Ditech, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, Ditech, c/o Shellpoint Mortgage Servicing 29603-0826
5498021	+ Email/Text: mtgbk@shellpointmtg.com	Nov 07 2022 18:37:00	Ditech, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5003808	Email/Text: ECMCBKNotices@ecmc.org	Nov 07 2022 18:37:00	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
5003809	Email/Text: ECMCBKNotices@ecmc.org	Nov 07 2022 18:37:00	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408, Educational Credit Management Corporatio, PO BOX 16408, ST. PAUL, MN 55116-0408
4730612	+ EDI: CITICORP.COM	Nov 07 2022 23:38:00	Home Depot Credit Services, P.O. Box 790328, St. Louis, Missouri 63179-0328
4730613	EDI: IRS.COM	Nov 07 2022 23:38:00	Internal Revenue Service, Special Procedures Branch, P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346
4730617	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 07 2022 18:37:00	MIDLAND CREDIT MANAGEMENT, P.O. Box 939069, SAN DIEGO, CA 92193-9069
4753327	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 07 2022 18:37:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4730618	+ Email/Text: bankruptcy@ncaks.com	Nov 07 2022 18:37:00	NCA, P.O. Box 550, 327 W. Fourth St., Hutchinson, Kansas 67501-4842
4730619	+ Email/Text: bnc@nordstrom.com	Nov 07 2022 18:37:05	Nordstrom, P.O. Box 6555, Englewood, Colorado 80155-6555
4777400	+ EDI: JEFFERSONCAP.COM	Nov 07 2022 23:38:00	Nordstrom Fsb, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
4730620	EDI: PENNDEPTREV	Nov 07 2022 23:38:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, Pennsylvania 17128-0496
4730620	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2022 18:37:00	PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, Pennsylvania 17128-0496
4884418	+ Email/Text: bncnotifications@pheaa.org	Nov 07 2022 18:37:00	PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
4777611	Email/Text: Bankruptcy.Notices@pnc.com	Nov 07 2022 18:37:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
4730621	Email/Text: Bankruptcy.Notices@pnc.com	Nov 07 2022 18:37:00	PNC Bank, Consumer Loan Center, Mailstop P5-PCLC-02-R, 2730 Liberty Avenue, Pittsburgh, Pennsylvania 15222
4736426	EDI: PRA.COM	Nov 07 2022 23:38:00	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541

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4730622	EDI: PRA.COM	Nov 07 2022 23:38:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd., Norfolk, Virginia 23502
4778789	EDI: PRA.COM	Nov 07 2022 23:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4735595	EDI: PENNDEPTREV	Nov 07 2022 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
4735595	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2022 18:37:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
4745084	EDI: Q3G.COM	Nov 07 2022 23:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
4730623	+ EDI: CITICORP.COM	Nov 07 2022 23:38:00	Sears, PO Box 6275, Sioux Falls, SD 57117-6275
4778919	EDI: RMSC.COM	Nov 07 2022 23:38:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
4730625	EDI: RMSC.COM	Nov 07 2022 23:38:00	Synchrony Bank/Dick's Sporting Goods, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, Florida 32896-5060
4730626	EDI: RMSC.COM	Nov 07 2022 23:38:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, Florida 32896-5060
4730627	EDI: RMSC.COM	Nov 07 2022 23:38:00	Synchrony Bank/JC Penney, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, Florida 32896-5060
4730628	EDI: RMSC.COM	Nov 07 2022 23:38:00	Synchrony Bank/Sam's Club, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, Florida 32896-5060
4730629	EDI: RMSC.COM	Nov 07 2022 23:38:00	Synchrony Bank/Wal-Mart, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, Florida 32896-5060
4790964	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 07 2022 18:37:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013
5404798	Email/PDF: bncnotices@becket-lee.com	Nov 07 2022 18:37:58	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4854478	+ Email/Text: electronicbkydocs@nelnet.net	Nov 07 2022 18:37:00	U.S. Department of Education c/o Nelnet, US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
4730630	+ EDI: USAA.COM	Nov 07 2022 23:38:00	USAA Federal Savings Bank, 10750 Mcdermott Fwy., San Antonio, Texas 78288-1600
5033998	Email/PDF: bncnotices@becket-lee.com	Nov 07 2022 18:37:58	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
5033999	Email/PDF: bncnotices@becket-lee.com	Nov 07 2022 18:37:58	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101

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cr	*	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
4730606	*+	Capital One, P.O 30285, Salt Lake City, Utah 84130-0285
4730616	##	Metris Bank, Atlantic Credit & Finance, P.O. Box 13386, Roanoke, VA 24033-3386

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2022 at the address(es) listed below:

Name	Email Address
Albert James Millar	on behalf of Creditor PA Dept of Revenue jmillar@pa.gov
Alexandra Teresa Garcia	on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC ecfmil@mwc-law.com ecfmil@ecf.courtdrive.com
Andrew L Spivack	on behalf of Creditor Toyota Lease Trust andrew.spivack@brockandscott.com wbecf@brockandscott.com
Barbara Ann Fein	on behalf of Creditor Toyota Lease Trust bfein@sanddlawyers.com mhanford@sanddlawyers.com
Brian C Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Joseph P Schalk	on behalf of Creditor Toyota Lease Trust joseph.schalk@usdoj.gov ustpreion03.ha.ecf@usdoj.gov
Mario John Hanyon	on behalf of Creditor Ditech Financial LLC pamb@fedphe.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Toyota Lease Trust pamb@fedphe.com mario.hanyon@brockandscott.com
Thomas Song	on behalf of Creditor Ditech Financial LLC tomysong0@gmail.com
Thomas Song	on behalf of Creditor Toyota Lease Trust tomysong0@gmail.com
Tullio DeLuca	on behalf of Debtor 1 Philip A. Goldstein tullio.deluca@verizon.net
Tullio DeLuca	on behalf of Debtor 2 Sharon A. Goldstein tullio.deluca@verizon.net
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Valerie Michelle Johnson	on behalf of Creditor PNC Bank N.A. V.johnson@pnc.com

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Information to identify the case:

Debtor 1

Philip A. Goldstein

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8489

EIN --

Debtor 2

Sharon A. Goldstein

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0209

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:15-bk-05272-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Philip A. Goldstein
aka Philip Alan Goldstein, aka Philip GoldsteinSharon A. Goldstein
aka Sharon Ann Goldstein, aka Sharon
Goldstein**By the
court:**11/7/22Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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Chapter 13 Discharge

For more information, see page 2>

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.